



Worrying About Money?

Follow these steps to find available financial advice and support in Highland

Step 1: What's the Problem?

I suddenly have no money

- Lost job/reduced hours
- Lost money/unexpected expense
- Disaster (e.g. flood or fire)
- Relationship breakdown
- Money stopped (e.g. failed a medical)
- Sanctioned - see option 5

See options **1 2 5 6**

I am waiting on a benefit payment/decision

- Made a new claim for benefit
- Benefit payment is delayed
- Waiting for a benefit decision

See options **1 4**

My money doesn't stretch far enough

- Deciding between food/fuel/mobile credit
- Low income or zero hours contract
- Statutory Sick Pay too low to cover costs
- Not sure if eligible for support
- Change of circumstance (e.g. new baby/bereavement/illness/left partner)

See options **1 2**

I have debt

- Rent or Council Tax arrears
- Gas or electricity
- Credit or store cards
- Personal loans and overdrafts
- Owe friends and family
- Benefit repayments

See option **3**

Step 2: What are some options?

1 Scottish Welfare Fund

People on low incomes may be able to get a **crisis grant** from the Council.

This is a payment to help you cope during an emergency or disaster, or due to unexpected expenses. Crisis grants do not have to be paid back (not a loan).

www.highland.gov.uk/welfare-fund

2 Maximise Your Income

Anyone who is struggling financially can get a benefit check and speak to an advisor for free and confidential advice.

A **benefit check** can ensure that you are receiving all the money you're entitled to, especially if your circumstances have changed recently.

Speaking to an advisor could also help you **with managing gas and electricity bills** and **make sure you're not missing out** on things like school clothing grants or free school meals.

3 Debt Advice

Debt can happen to anyone. Free advice and support can help you find ways to manage your debts and reduce how much you pay each month.

4 Benefit Advance

If you have made a new Universal Credit benefit claim and are in financial hardship while you wait for your first payment, you may be able to get an advance to afford things like rent or food.

It's important to get advice before taking out an advance. Benefit advances must be paid back, and the money will be taken from your future benefit payments (a loan).

5 Hardship Payment

If you have been sanctioned, you may be able to request a hardship payment from the Jobcentre. Hardship payments are not always paid immediately, and they're not available to everyone.

Hardship payments of Universal Credit need to be paid back (a loan), but hardship payments of Jobseeker's Allowance or Employment Support Allowance do not (not a loan).

6 Challenge a Decision

You can challenge a benefit decision if your benefit has been stopped / sanctioned / reduced / refused or you have been overpaid.

Most benefit decisions need to be challenged within one month.

Step 3: Where can I get help?

Each of these services offer free and confidential advice

Highland Council

The Welfare Support Team provide free, impartial and confidential support to claim all entitlements that are due to you

0800 090 1004 | welfare.support@highland.gov.uk

Help with options: **1 2 3 4 5 6**

Citizens Advice Bureau

Free, impartial and confidential advice on issues such as benefits, debt, money, housing and employment

Caithness

01847 894 243

bureau@caithnesscab.casonline.org.uk

North and West Sutherland

01971 521 730

NWS-Bureau@NWSCAB.casonline.org.uk

East and Central Sutherland

01408 633 000 | advice@ecscab.org.uk

Ross and Cromarty

01349 883 333

bureau@alnesscab.casonline.org.uk

Skye and Lochalsh

01478 612 032 | adviser@slcab.org.uk

Nairn

01667 456 677 | bureau@nairncab.casonline.org.uk

Lochaber

01397 705 311

adviser@lochaberCAB.casonline.org.uk

Invernedd Badenoch and Strathspey

01463 237 664

enquiries@invernesscab.casonline.org.uk

Help with options: **1 2 3 4 5 6**

Other Support

Scottish Welfare Fund

Crisis Grant

0800 083 1887

www.highland.gov.uk/welfare-fund

Social Security Scotland

Government grants

0800 182 2222

mygov.scot/benefits

Home Energy Scotland

Energy advice

0808 808 2282

www.homeenergyscotland.org

Shelter

Housing advice

0808 800 4444

scotland.shelter.org.uk

Breathing Space

Mental health support

0800 838 587

www.breathingspace.scot

Salvation Army

Housing Advice

01463 234 123